

In re:
Michelle A. Debow
Debtor

Case No. 22-13122-pmm
Chapter 13

District/off: 0313-2
Date Rcvd: Apr 20, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

Recip ID	Recipient Name and Address
db	+ Michelle A. Debow, 2270 Jase Drive, Newtown, PA 18940-2913
cr	+ Brookshire Estates Community Association, c/o Stefan Richter, Esquire, Clemons Richter & Reiss, PC, 2003 South Easton Road, Suite 300, Doylestown, PA 18901 UNITED STATES 18901-7100
cr	+ Republic First Bank d/b/a Republic Bank, c/o McCarter & English, LLP, Attn: Inez M. Markovich, Esq., 1600 Market Street, 39th Floor Philadelphia, PA 19103-7242

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Michelle A. Debow brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
HOWARD GERSHMAN	on behalf of Creditor CAB East LLC/Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
INEZ M. MARKOVICH	on behalf of Creditor Republic First Bank d/b/a Republic Bank imarkovich@mccarter.com lharkins@mccarter.com

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 mfarrington@kmllawgroup.com

STEFAN RICHTER

on behalf of Creditor Brookshire Estates Community Association srichter@clemonslaw.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Michelle A. DeBow

Debtor(s)

CHAPTER 13

Federal Home Loan Mortgage Corporation, as Trustee
for the benefit of the Freddie Mac Seasoned Loans
Structured Transaction Trust, Series 2020-1

Movant

NO. 22-13122 PMM

vs.

Michelle A. DeBow

Debtor(s)

11 U.S.C. Sections 362 and 1301

Jon P. DeBow

Co-Debtor

Kenneth E. West

Trustee

ORDER

AND NOW, this 20th day of April , 2023 at Philadelphia, upon failure of Debtor(s) and the
Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and
the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse and Consumer
Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 of the
Bankruptcy Code , is modified with respect to the subject premises located at 2270 Jase Drive, Newtown, PA
18940 (“Property”), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies
under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited
to, taking the Property to Sheriff’s Sale, in addition to potentially pursuing other loss mitigation alternatives
including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any
purchaser of the Property at Sheriff’s Sale (or purchaser’s assignee) may take any legal action for enforcement
of its right to possession of the Property.



United States Bankruptcy Judge.